

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

Valuation of Security Assumption of Executory Contract or Unexpired Lease Lien Avoidance

Last revised: September 1, 2018

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

In Re: Case No.: 18-33920
Joshua A. & Holly M. Cardona Judge: ABA
Debtor(s)

Chapter 13 Plan and Motions

☐ Original ☒ Modified/Notice Required Date: 11/21/2018
☐ Motions Included ☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE

YOUR RIGHTS MAY BE AFFECTED

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the *Notice*. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☒ DOES ☐ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: EJC Initial Debtor: JAC Initial Co-Debtor: HMC

\$6,602.50 paid to date, then:

Part 1: Payment and Length of Plan

a. The debtor shall pay \$ 400 per month to the Chapter 13 Trustee, starting on
December 2019 ~~for approximately~~ ^{such that plan will last} 36 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

☒ Future earnings

☐ Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

☐ Sale of real property

Description:

Proposed date for completion: _____

☐ Refinance of real property:

Description:

Proposed date for completion: _____

☒ Loan modification with respect to mortgage encumbering property:

Description: 154 E. Washington Street Riverside, NJ 08075

Proposed date for completion: 04/30/2020

d. ☒ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☐ Other information that may be important relating to the payment and length of plan:

Part 2: Adequate Protection ☒ **NONE**

a. Adequate protection payments will be made in the amount of \$ _____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to _____ (creditor).

b. Adequate protection payments will be made in the amount of \$ _____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: _____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
ATTORNEY FEE BALANCE	ADMINISTRATIVE	BALANCE DUE: \$ 4,750 plus all other court approved fees and costs
DOMESTIC SUPPORT OBLIGATION		

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:
Check one:

☒ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
	Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount.		

Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: ☐ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
Riverside Water & Sewage	Water & Sewer	\$200	N/A	\$200	Resume January 2019

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

c. Secured claims excluded from 11 U.S.C. 506: ☐ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation
Capital One Auto Finance	Honda Odyssey	5% till rate	\$4,000	\$4,529

d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☐ **NONE**

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this Section ALSO REQUIRES
the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid
CVI SGP co Acquisition Trust	Merchandise	\$415.70	\$200	N/A	\$200 cramdown	N/A	\$200

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender ☒ **NONE**

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt

f. Secured Claims Unaffected by the Plan ☒ **NONE**

The following secured claims are unaffected by the Plan:

g. Secured Claims to be Paid in Full Through the Plan: ☒ **NONE**

Creditor	Collateral	Total Amount to be Paid Through the Plan

Part 5: Unsecured Claims ☐ **NONE**

a. Not separately classified allowed non-priority unsecured claims shall be paid:

☒ Not less than \$ 0 to be distributed *pro rata*

☐ Not less than _____ percent

☐ *Pro Rata* distribution from any remaining funds

b. Separately classified unsecured claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid

Part 6: Executory Contracts and Unexpired Leases ☒ NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment

Part 7: Motions ☐ NONE

NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f). ☒ NONE

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided

b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ☒ **NONE**

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified

c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☐ **NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured
Capital One Auto Finance	Honda Odyssey	\$4,000	\$5,000	\$4,529 including interest	Any remaining balance due
CVI SGP co Acquisition Trust	Merchandise	\$415.70	\$200	\$200	Any remaining balance due

Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- ☒ Upon confirmation
☐ Upon discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee commissions
- 2) Jenkins & Clayman
- 3) Capital One Auto Finance
- 4) Riverside Water & Sewage

d. Post-Petition Claims

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification ☐ NONE

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: 12/18/2018.

Explain below **why** the plan is being modified:
Debtors could not afford both their mortgage and Trustee payments

Explain below **how** the plan is being modified:
1. Provide for a loan modifications
2. Treat secured claim by CVI SPO Co Acquisition Trust
3. Plan will now pay a base to unsecured creditors

Are Schedules I and J being filed simultaneously with this Modified Plan?

☒ Yes ☐ No
(Schedule J only)

Part 10: Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to Local Form, *Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: 11/21/2019

/s/ Joshua A. Cardona
Debtor

Date: 11/21/2019

/s/ Holly M. Cardona
Joint Debtor

Date: 11/21/2019

/s/ Eric J Clayman
Attorney for Debtor(s)

Certificate of Notice Page 11 of 12

United States Bankruptcy Court
District of New JerseyIn re:
Joshua Cardona
Holly Cardona
DebtorsCase No. 18-33920-ABA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
Form ID: pdf901Page 1 of 2
Total Noticed: 41

Date Rcvd: Nov 22, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 24, 2019.

db/jdb
cr
517906121 +Joshua Cardona, Holly Cardona, 154 E. Washington Street, Riverside, NJ 08075-3816
+The Money Source, Inc., 500 S. Broad Street, Suite 100A, Meriden, CT 06450-6755
Children's Hospital of Philadelphia, Physician's Billing - PB CHOP, PO Box 788017,
Philadelphia, PA 19178-8017

517908763 +Chrysler Capital, P.O. Box 961275, Fort Worth, TX 76161-0275
517906122 +Chrysler Capital, PO Box 961278, Fort Worth, TX 76161-0278
517906125 +Eastern Dental of Burlington, 202 Rte 130 N, Riverton, NJ 08077-2840
517906126 Emerg Phys Svcs of NJ P.A., c/o HRRG, PO Box 8486, Pompano Beach, FL 33075-8486
517933799 +Hyundai Lease Titling Trust, PO Box 20825, Fountain Valley, CA 92728-0825
517906128 +Jonathan T. Wiseman, DO, 129 Bridgeboro St., Riverside, NJ 08075-3201
517906129 Kay Jewelers/ Genesis FS Card Services, PO Box 23013, Columbus, GA 31902-3013
517906131 PSE&G Co, PO Box 14444, Riverside, NJ 08075-3275
517906130 Physician Billing - PB Chop, PO Box 788017, Philadelphia, PA 19178-8017
517906132 Relievus, 813 E. Gate Drive, Suite B, Mount Laurel, NJ 08054-1238
517928658 +Riverside Sewage Authority, 239 S Pavilion Ave, Riverside, NJ 08075-3635
517906134 #SRA Associates LLC, 401 Minnetonka Road, Somerdale, NJ 08083-2914
517906133 South Jersey Surgical Center, c/o Chase Receivables, PO Box 659, Caldwell, NJ 07007-0659
517906135 Sterling Jewelers, Inc., c/o Alltran Financial, LP, PO BOX 610,
Sauk Rapids, MN 56379-0610

517906137 +The Children's Hospital of Philadelphia, c/o AMCOL Systems, PO Box 21625,
Columbia, SC 29221-1625

518019012 +The Money Source Inc., 500 South Broad Street, Suite 100A, Meriden, CT 06450-6755
517906138 +The Money Source, Inc., c/o Stern & Eisenberg, 1040 N. Kings Highway, Suite 407,
Cherry Hill, NJ 08034-1925

517906139 Thomas G Botis DMD, c/o I.C System, Inc., PO Box 64378, Saint Paul, MN 55164-0378
517906140 Virtua Health, c/o ProCo, PO Box 2462, Aston, PA 19014-0462
517906141 Virtua Health System, c/o Apex Asset Management LLC, PO Box 5407,
Lancaster, PA 17606-5407

517906142 Virtua Health System Memorial, c/o Apex Asset Management LLC, 2501 Oregon Pike, Ste 102,
Lancaster, PA 17601-4890

517906144 +Virtua Medical Group, c/o Apex Asset Management, 2501 Oregon Pike, Suite 102,
Lancaster, PA 17601-4890

517906143 Virtua Medical Group, c/o APEX Asset Management, LLC, PO Box 5407,
Lancaster, PA 17606-5407

517906145 Virtua Memorial, PO Box 8500-7542, Philadelphia, PA 19178-7542

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: usan.j.njbankr@usdoj.gov Nov 23 2019 01:26:22 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Nov 23 2019 01:26:18 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235

517977679 +E-mail/PDF: resurgentbknofications@resurgent.com Nov 23 2019 01:20:19
CVI SGP-CO Acquisition Trust, c/o Resurgent Capital Services, P O Box 10587,
Greenville, SC 29603-0587

517906120 +E-mail/PDF: AIS.COAF.EBN@Americaninfosource.com Nov 23 2019 01:20:17
Capital One Auto Finance, PO Box 260848, Plano, TX 75026-0848

517913914 +E-mail/PDF: acg.acg.ebn@americaninfosource.com Nov 23 2019 01:20:10
Capital One Auto Finance, a division of, AIS Portfolio Services, LP,
4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901

517963717 +E-mail/PDF: acg.acg.ebn@americaninfosource.com Nov 23 2019 01:18:35
Capital One Auto Finance, a division of Capital On, P.O. Box 4360, Houston, TX 77210-4360

517906123 +E-mail/Text: legal@delta.org Nov 23 2019 01:26:51 Delta Dental, One Delta Drive,
Mechanicsburg, PA 17055-6999

517906124 +E-mail/PDF: pa_dc_ed@navient.com Nov 23 2019 01:18:39 Dept of Ed/Navient, PO Box 9635,
Wilkes Barre, PA 18773-9635

517906127 +E-mail/Text: bknotice@ercbpo.com Nov 23 2019 01:26:28 Enhanced Recovery Company,
PO BOX 57547, Jacksonville, FL 32241-7547

517935624 +E-mail/Text: Hcabanruptcy-courtntices@hcamerica.com Nov 23 2019 01:27:08
Hyundai Lease Titling Trust, PO Box 20809, Fountain Valley, CA 92728-0809

518025579 E-mail/PDF: pa_dc_claims@navient.com Nov 23 2019 01:17:15
Navient Solutions, LLC. on behalf of, Department of Education Loan Services, PO BOX 9635,
Wilkes-Barre, PA 18773-9635

517962326 +E-mail/Text: bankruptcy@pseg.com Nov 23 2019 01:25:29 PSE&G, Attn: Bankruptcy Dept.,
PO Box 490, Cranford NJ 07016-0490

517909176 +E-mail/PDF: gecsed@recoverycorp.com Nov 23 2019 01:20:03 Synchrony Bank,
c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

517906136 E-mail/PDF: ais.tmobile.ebn@americaninfosource.com Nov 23 2019 01:18:21 T-Mobile,
PO Box 742596, Cincinnati, OH 45274-2596

TOTAL: 14

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

District/off: 0312-1

User: admin
Form ID: pdf901

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Total Noticed: 41

Date Rcvd: Nov 22, 2019

***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 24, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 21, 2019 at the address(es) listed below:

Eric Clayman on behalf of Debtor Joshua Cardona jenkins.clayman@verizon.net,
connor@jenkinsclayman.com
Eric Clayman on behalf of Joint Debtor Holly Cardona jenkins.clayman@verizon.net,
connor@jenkinsclayman.com
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,
summarymail@standingtrustee.com
Jennifer R. Gorchow on behalf of Trustee Isabel C. Balboa jgorchow@standingtrustee.com
Rebecca Ann Solarz on behalf of Creditor The Money Source, Inc. rsolarz@kmlawgroup.com
Steven P. Kelly on behalf of Creditor The Money Source, Inc. skelly@sterneisenberg.com,
bkecf@sterneisenberg.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8